

**Information to identify the case:**

Debtor 1	<u>Timothy R. Evans</u>	Social Security number or ITIN	xxx-xx-0644
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Lindsey R. Evans</u>	Social Security number or ITIN	xxx-xx-1835
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number: 17-23680-CMB			

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Timothy R. Evans  
dba Innate Fitness, LLC

Lindsey R. Evans

1/9/23

**By the court:** Carlota M Bohm  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Timothy R. Evans  
Lindsey R. Evans  
Debtors

Case No. 17-23680-CMB  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jan 09, 2023

Form ID: 3180W

Total Noticed: 35

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Timothy R. Evans, Lindsey R. Evans, 307 Chanticleer Circle, New Stanton, PA 15672-9426
14692324	Justice/Capital One Bank, P.O. Box 30258, Salt Lake City, UT 84130-0258
15428750	++ PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734 address filed with court., PHEPLE FEDERAL CREDIT UNION, 230 THEOBOLD AVENUE, GREENSBURG, PA 15601
15336168	+ PennyMac Loan Services, LLC, c/o McCabe, Weisberg & Conway, LLC, Suite 1400, 123 South Broad Street, Philadelphia, PA 19109-1060
14692326	+ SST/Medallion, 4315 Pickett Road, Saint Joseph, MO 64503-1600
14692327	+ Stoneleigh Recovery Associates, LLC, P.O. Box 1479, Lombard, IL 60148-8479
14692335	+ Westmoreland Fed Emp FCU, 238 S. Pennsylvania Avenue, Greensburg, PA 15601-3007

TOTAL: 7

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jan 10 2023 04:59:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2023 00:05:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jan 10 2023 04:59:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 10 2023 00:05:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
cr	+ EDI: PHINAMERI.COM	Jan 10 2023 04:54:00	ACAR Leasing LTD d/b/a GM Financial Leasing, 4000 Embarcadero Dr., Arlington, TX 76014-4101
14725089	+ EDI: PHINAMERI.COM	Jan 10 2023 04:54:00	ACAR Leasing LTD d/b/a GM Financial Leasing, P.O. Box 183853, Arlington, TX 76096-3853
14750542	+ EDI: RECOVERYCORP.COM	Jan 10 2023 04:59:00	Bureaus Investment Group Portfolio No 15 LLC, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021
14692317	EDI: CAPITALONE.COM	Jan 10 2023 04:54:00	Capital One, 15000 Capital One Drive, Richmond, VA 23238
14723954	EDI: CAPITALONE.COM	Jan 10 2023 04:54:00	Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083

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14692319	+ EDI: WFNNB.COM	Jan 10 2023 04:54:00	Comenity Bank/Buckle, P.O. Box 182789, Columbus, OH 43218-2789
14692320	+ EDI: WFNNB.COM	Jan 10 2023 04:54:00	Comenity Bank/Victorias Secret, P.O. Box 182789, Columbus, OH 43218-2789
14692323	+ EDI: PHINAMERI.COM	Jan 10 2023 04:54:00	GM Financial, P.O. Box 181145, Arlington, TX 76096-1145
14692322	EDI: RMSC.COM	Jan 10 2023 04:54:00	Gap Visa/Synchrony Bank, P.O. Box 960017, Orlando, FL 32896-0017
14692321	EDI: IRS.COM	Jan 10 2023 04:54:00	Dept. of the Treasury, Internal Revenue Service, Cincinnati, OH 45999-0030
14692318	EDI: JPMORGANCHASE	Jan 10 2023 04:54:00	Chase Card, P.O. Box 15298, Wilmington, DE 19850
14707727	+ Email/Text: SSTBKNotices@nationalbankruptcy.com	Jan 10 2023 00:04:00	Medallion Bank, c/o Systems & Services Technologies, Inc, PO Box 9013, Addison, Texas 75001-9013
14705383	EDI: PRA.COM	Jan 10 2023 04:54:00	Portfolio Recovery Associates, LLC, POB 12914, Norfolk VA 23541
14692674	+ EDI: RECOVERYCORP.COM	Jan 10 2023 04:59:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14692325	+ Email/PDF: ebnotices@pnmac.com	Jan 10 2023 00:07:13	Pennymac Loan Services, 6101 Condor Drive, Moorpark, CA 93021-2602
14748955	Email/PDF: ebnotices@pnmac.com	Jan 10 2023 00:06:44	Pennymac Loan Services, LLC, P.O. Box 2010, Moorpark, CA, 93020
14760440	EDI: Q3G.COM	Jan 10 2023 04:54:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
14692328	+ EDI: RMSC.COM	Jan 10 2023 04:54:00	Synco/Lumber Liquidators, P.O. Box 965036, Orlando, FL 32896-5036
14692329	+ EDI: RMSC.COM	Jan 10 2023 04:54:00	Synco/TJMaxx, P.O. Box 965005, Orlando, FL 32896-5005
14757443	+ Email/Text: bncmail@w-legal.com	Jan 10 2023 00:05:00	TD BANK USA, N.A., C/O Weinstein & Riley P.S., 2001 Western Ave Ste. 400, Seattle, WA 98121-3132
14692330	+ EDI: WTRRN BANK.COM	Jan 10 2023 04:54:00	TD Bank USA/Target Credit, P.O. Box 673, Minneapolis, MN 55440-0673
14692331	+ EDI: PRATHEBUR	Jan 10 2023 04:54:00	The Bureaus Inc., 1717 Central Street, Evanston, IL 60201-1507
14692332	+ EDI: CITICORP.COM	Jan 10 2023 04:54:00	The Home Depot/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
14692334	+ EDI: USBANKARS.COM	Jan 10 2023 04:59:00	US Bank, P.O. Box 130, Hillsboro, OH 45133-0130
14759420	EDI: USBANKARS.COM	Jan 10 2023 04:59:00	USB Leasing LT, c/o U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14692333	+ Email/Text: BAN5620@UCBINC.COM	Jan 10 2023 00:04:00	United Collection Bureau, Inc., 5620 Southwyck Boulevard, Suite 206, Toledo, OH 43614-1501

TOTAL: 30

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

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Recip ID	Bypass Reason	Name and Address
cr		Medallion Bank
cr		Pennymac Loan Services, LLC
cr		Systems & Services Technologies, Inc. as servicer
cr		U.S. BANK NATIONAL ASSOCIATION
cr		USB Leasing LT
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
14756141	*P++	PHEPLE FEDERAL CREDIT UNION, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG PA 15601-3734, address filed with court., Westmoreland Community Federal Credit Union, 2900 Seminary Drive, Building G, Greensburg, PA 15601
cr	##+	PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COM, 2900 SEMINARY DRIVE, BUILDING G, GREENSBURG, PA 15601-3734

TOTAL: 5 Undeliverable, 2 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

**I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 11, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 9, 2023 at the address(es) listed below:**

Name	Email Address
Brian Nicholas	on behalf of Creditor Pennymac Loan Services LLC bnicholas@kmlawgroup.com
Brian Nicholas	on behalf of Creditor Medallion Bank bnicholas@kmlawgroup.com
Brian J. Bleasdale	on behalf of Debtor Timothy R. Evans bleasdb@yahoo.com
Brian J. Bleasdale	on behalf of Joint Debtor Lindsey R. Evans bleasdb@yahoo.com
Jerome B. Blank	on behalf of Creditor Pennymac Loan Services LLC jblank@pincuslaw.com
Karina Velter	on behalf of Creditor U.S. BANK NATIONAL ASSOCIATION kvelter@pincuslaw.com ckohn@hoflawgroup.com
Keri P. Ebeck	on behalf of Creditor Systems & Services Technologies Inc. as servicer for Medallion Bank kebeck@bernsteinlaw.com, jbluemle@bernsteinlaw.com
Marisa Myers Cohen	on behalf of Creditor Pennymac Loan Services LLC ecfmail@mwc-law.com, mcohen@mwc-law.com
Natalie Norina Piscione	on behalf of Creditor PHEPLE FEDERAL CREDIT UNION f/k/a WESTMORELAND COMMUNITY FEDERAL CREDIT UNION covellilawoffices@yahoo.com ndantonio@covellilaw.com
Office of the United States Trustee	ustpregion03.pi.ecf@usdoj.gov
Ronda J. Winnecour	cmecf@chapter13trusteedpa.com
Stephen Russell Franks	on behalf of Creditor USB Leasing LT amps@manleydeas.com

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Thomas Song

on behalf of Creditor Pennymac Loan Services LLC pawb@fedphe.com

William E. Craig

on behalf of Creditor ACAR Leasing LTD d/b/a GM Financial Leasing ecfmail@mortoncraig.com  
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 14